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Model Plan 11/22/2013		Trustee: Marshall Meyer Stearns Vaughn
	UNITED STATES BA NORTHERN DISTI	
In re:) Case No B
	,))
	Debtors.) □ Modified Chapter 13 Plan, dated

 \Box A check in this box indicates that the plan contains special provisions, set out in Section G. Otherwise, the plan includes no provisions deviating from the model plan adopted by the court at the time of the filing of this case.

Section A	1. As stated in the debtor's Schedule I and J, (a) the number of persons in the debtor's household is	
Budget items	(b) their ages are; (c) total household monthly income is \$: and (d) total monthly household expenses are \$, leaving \$available monthly for plan payments. 2. The debtor's Schedule J includes \$ for charitable contributions; the debtor represents that the	
	debtor made substantially similar contributions for months prior to filing this case.	
Section B General items	1. The debtor assumes only the unexpired leases and executory contracts listed in Section G of this plan; all other unexpired leases and executory contracts are rejected. Both assumption and rejection are effective as of the date of plan confirmation.	
	2. Claims secured by a mortgage on real property of the debtor, set out in Section C or in Paragraph 2 of Section E of this plan, shall be treated as follows:	
	(a) <i>Prepetition defaults</i> . If the debtor pays the cure amount specified in Paragraph 5 of Section E, while timely making all required postpetition payments, the mortgage will be reinstated according to its original terms, extinguishing any right of the mortgagee to recover any amount alleged to have arisen prior to the filing of the petition.	
	(b) Costs of collection. Costs of collection, including attorneys' fees, incurred by the holder after the filing of this bankruptcy case and before the final payment of the cure amount specified in Paragraph 5 of Section E may be added to that cure amount pursuant to order of the court on motion of the holder.	
	3. The holder of any claim secured by a lien on property of the estate, other than a mortgage treated in Section C or in Paragraph 2 of Section E, shall retain the lien until the earlier of (a) payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328, at which time the lien shall terminate and be released by the creditor.	
	4. The debtor shall retain records, including all receipts, of all charitable donations listed in Schedule J.	
Section C	☐ The debtor will make no direct payments to creditors holding prepetition claims. /or/	
Direct payment of claims by debtor	☐ The debtor will make current monthly payments, as listed in the debtor's Schedule J-increased or decreased as necessary to reflect changes in variable interest rates, escrow requirements, collection costs, or similar matters-directly to the following creditors holding claims secured by a mortgage on the debtor's real property:	
	Creditor:, monthly payment, \$; Creditor:, monthly payment, \$	
	If this box is \Box checked, additional direct mortgage payments are listed on the overflow page.	

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Payments by debtor to the trustee; plan term and comple- tion	1. Initial plan term. The debtor will pay to the trustee \$		
Section E	The trustee shall disburse payments received from the debtor under this plan as follows:		
Disburse- ments by the trustee	I I Trustee's tees. Payable monthly as authorized, estimated at		
	These payments, over the term of the plan, are estimated to total \$		
	(b) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$		
	If this box \square is checked, additional current mortgage payments are listed on the overflow page. The total of all current mortgage payments to be made by the trustee under the plan is estimated to be \$ [Enter this amount on Line 2b of Section H.]		
	3.1. Other claims secured by value in collateral. All secured claims, other than mortgage claims treated above		
	and claims treated in Paragraph 3.2, are to be paid in full during the plan term, with interest at the annual		
	percentage rates and in the fixed monthly amounts specified below regardless of contrary proofs of claim		
	(subject to reduction with the consent of the creditor):		
	(a) Creditor: Collateral:		
	(a) Creditor: Collateral: Amount of secured claim: \$ APR% Fixed monthly payment: \$;		
	Total estimated payments, including interest, on the claim: \$ Check if non-PMSI		
	(b) Creditor: Collateral: Amount of secured claim: \$ APR % Fixed monthly payment: \$;		
	Total estimated payments, including interest, on the claim: \$ □ Check if non-PMSI		

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Section E Disburse- ments by the	If this box \square is checked, additional secured claims are listed on the overflow page. [All claims in the debtor's Schedule D, other than mortgages treated above and claims for which the collateral has no value, must be listed in this paragraph.		
trustee	The total of all payments on these secured claims, including interest, is estimated to be \$ [Enter this amount on Line 2c of Section H.]		
	3.2. Other secured claims treated as unsecured. The following claims are secured by collateral that either has no value or that is fully encumbered by liens with higher priority. No payment will be made on these claims on account of their secured status, but to the extent that the claims are allowed, they will be paid as unsecured claims, pursuant to Paragraphs 6 and 8 of this section.		
	(a) Creditor: Collateral:		
	(b) Creditor: Collateral:		
	If this box □ is checked, additional claims covered by this paragraph are listed on the overflow page.		
	4. Priority claims of debtor's attorney. Payable in amounts allowed by court order. The total claim of debtor's attorney is estimated to be \$[Enter this amount on Line 2d of Section H.] 5. Mortgage arrears. Payable as set forth below, regardless of contrary proofs of claim, except that the arrears payable may be reduced either with the consent of the mortgagee or by court order, entered on motion of the debtor with notice to the trustee and the mortgagee. Any such reduction shall be effective 14 days after either the trustee's receipt of a notice of reduction consented to by the mortgagee or the entry of a court order reducing the arrearage.		
	(a) To creditor, arrears of \$ payable monthly from available funds, pro rata with other mortgage arrears, without interest /or/ \square with interest at an annual percentage rate of%. These arrearage payments, over the term of the plan, are estimated to total \$		
	(b) To creditor		
	If this box \Box is checked, additional mortgage arrearage payments are listed on the overflow page. The total of all mortgage arrearage payments to be made by the trustee under the plan is estimated to be \$ [Enter this amount on Line 2e of Section H.]		
	6. Allowed priority claims other than those of the debtor's attorney. Payable in full, without interest, on a pro rata basis. The total of all payments on non-attorney priority claims to be made by the trustee under the plan is estimated to be \$		
	7. Specially classified unsecured claim. A special class consisting of the following non-priority unsecured claim: shall be paid at		

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	8. General unsecured claims (GUCs). All allowed nonpriority unsecured cluding unsecured deficiency claims under 11 U.S.C. § 506(a), shall be parextent possible from the payments set out in Section D, but not less than [Enter minimum payment percentage on Line 4b of Section H.] Any clai asserts secured status, but which is not identified as secured in section C, section, will be treated under this paragraph to the extent that the claim is Interest. □ Interest shall not be paid on unsecured claims /or / □ interest claims, including priority and specially classified claims, at an %. [Complete Line 4d of Section H to reflect interest payable.]	id, pro rata, \Box in fu % of their m for which the pr or Paragraphs 2, 3 allowed without p rest shall be paid of annual percenta	all, /or / □ to the allowed amount. oof of claim .1, 3.2 or 5 of this priority.
Section F Priority	The trustee shall pay the amounts specified in Section E of this Plan in the following order of priority, with claims in a given level of priority reduced proportionately in the event of insufficient plan payments: (1) trustee's fee; (2) current mortgage payments; (3) secured claims listed in Section E, Paragraph 3.1; (4) priority claims of the debtor's attorney; (5) mortgage arrears; (6) priority claims other than those of the debtor's attorney; (7) specially classified non-priority unsecured claims; and (8) general unsecured claims.		
Section G Special terms	Notwithstanding anything to the contrary set forth above, this Plan shall the box following the signatures. The provisions will not be effective un preceding Section A.		
Section H Summary of payments to and from the trustee	 (1) Total payments from the debtor to the Chapter 13 trustee (subject to Paragraph 2 of Section D) (2) Estimated disbursements by the trustee for non-GUCs (general unsecured claims): (a) Trustee's Fees (b) Current mortgage payments (c) Payments of other allowed secured claims (d) Priority payments to debtor's attorney (e) Payments of mortgage arrears (f) Payments of non-attorney priority claims (g) Payments of specially classified unsecured claims (h) Total [add Lines 2a through 2g] (3) Estimated payments available for GUCs and interest during initial plan term [subtract Line 2h from Line 1] (4) Estimated payments required after initial plan term: (a) Estimated total GUCs, including unsecured deficiency claims under § 506(a) (b) Minimum GUC payment percentage (c) Estimated minimum GUC payment [multiply line 4a by line 4b] (d) Estimated interest payments on unsecured claims (e) Total of GUC and interest payments [add Lines 4c and 4d] (f) Payments available during initial term [enter Line 3] (g) Additional payments required [subtract Line 4f from line 4e] 	\$	\$ \$ \$

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	(5) Additional payments available:(a) Debtor's monthly payment less trustee's fees and current mortgage payments made by the trustee	\$
	(b) Months in maximum plan term after initial term(c) Payments available [multiply line 5a by line 5b]	\$
Section I Payroll Control	A check in this box indicates that the debtor consents to immediate entry of an order directing the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case, details of the deductions from each spouse's wages are set out in Section G.	
Signatures	Debtor(s) [Sign only if not represented by an attorney]	
		Date
	Debtor's Attorney/s/	Date
Attorney Informa- tion (name, address, telephone, etc.)		
Special Terms [as provided in Section G]		

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Overflow Page [Attach only if necessary]

Section C	Creditor:	, monthly payment, \$;			
Direct	Creditor:	, monthly payment, \$			
payment of claims by debtor	claims , monthly payment, \$				
Section E	2. Current mortgage payments.				
Section E	(c) To creditor	monthly payments of \$			
Disburse-	These payments, over the term of the plan, a	are estimated to total \$			
ments by	(d) To creditor	To creditor , monthly payments of \$.			
the	(c) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$ (d) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$ (e) To creditor, monthly payments of \$ These payments, over the term of the plan, are estimated to total \$				
truste	(e) To creditor	, monthly payments of \$			
	These payments, over the term of the plan, a	are estimated to total \$			
	3.1 Other claims secured by value in colle	cteral.			
	Amount of accumed alains 6	Collateral: APR% □ Fixed monthly payment: \$;			
	(d) Creditor:	est, on the claim: \$			
	Amount of secured claim: \$	Collateral: APR% □ Fixed monthly payment: \$;			
	Total estimated payments, including interest	est, on the claim: \$ Check if non-PMSI			
	(e) Creditor:	Collateral:			
	Amount of secured claim: \$	APR% □ Fixed monthly payment: \$;			
	Total estimated payments, including inter-	est, on the claim: \$. \text{Check if non-PMSI}			
	(f) Creditor:	Collateral:			
	Amount of secured claim: \$	APR% Fixed monthly payment: \$;			
	Total estimated payments, including inter-	est, on the claim: \$ □ Check if non-PMSI			
	22.04	,			
	3.2 Other secured claims treated as unsec				
	(d) Creditor:	Collateral: Collateral:			
	(e) Creditor:	Collateral:			
	(f) Creditor:	Collateral:			
	5. Mortgage arrears.				
	arrears of \$ navable monthly	y from available funds, pro rata with other mortgage arrears			
	(c) To creditor				
		he plan, are estimated to total \$			
					
	(d) To creditor	,			
	(d) To creditor				
		= without miterest for = with miterest with white personnings rate or			
	These arrearage payments, over the term of the plan, are estimated to total \$				
	(e) To creditor	(e) To creditor			
	arrears of \$, payable monthly	from available funds, pro rata with other mortgage arrears,			
		1 <u> </u>			
	These arrearage payments, over the term of t	he plan, are estimated to total \$			